



ManuCare

The last thing your mind can bear when hospitalised, is a hefty hospital bill. That's why we've designed ManuCare. A policy that reimburses them without any co-insurance or deductibles – even allowing you to renew your policy yearly till age 74. Plus, it offers 4 different plans for you to choose from, so you're armed with one that best complements your needs. Easing the weight on your shoulders so you can focus on getting better.

Benefits



Medical Expenses Reimbursement

Reimburses your bill from the first dollar, with no co-insurance and deductibles



Flexibility

Option to select a plan that fully complements your needs: Executive, Deluxe, Premier or Elite



Guaranteed Renewal

Renew every year up to age 74 with no health questions asked, and no medical evidence required



Complimentary Benefits

Get 24/7 worldwide emergency assistance services¹ for Deluxe, Premier and Elite plans

Here's a look at the benefits across our 4 plans:

	Executive	Deluxe	Premier	Elite
Core Benefits	Limits of Compensation			
Room & Board Daily Limits (max. 90 days per Disability Period per Policy Year)	S\$150	S\$200	S\$250	S\$300
Intensive Care Unit (max. 15 days per Disability Period per Policy Year)				
In-Patient Doctor/ Specialist Consultation				
Pre-Hospitalisation Benefits (max. 30 days before date of hospitalisation)				
Post-Hospitalisation Treatment (max. 90 days after date of discharge)	As Charged	As Charged	As Charged	As Charged
Surgical Benefits				
Emergency Dental Treatment				
Emergency Outpatient Accidental Treatment				
Emergency Ambulance Service				
Miscellaneous Hospital Expenses				
Annual Limit for Core Benefits	S\$30,000	S\$50,000	S\$75,000	S\$100,000
Additional Benefits	Limits of Compensation			
Outpatient Kidney Dialysis Treatment (annual limit)	S\$25,000	S\$50,000	S\$50,000	S\$50,000
Outpatient Cancer Treatment (annual limit)	S\$25,000	S\$50,000	S\$50,000	S\$50,000
In-Patient Organ Transplant (annual limit)	S\$25,000	S\$50,000	S\$50,000	S\$50,000
Lifetime Limit for Core Benefit & Additional Benefits	S\$150,000	S\$250,000	S\$375,000	S\$500,000
Emergency Assistance Services	Not Available	Available	Available	Available

Footnotes

¹As long as your policy remains in force, you are entitled to the emergency assistance services on referral or arrangement basis. Any expenses incurred other than on a referral or arrangement basis will be borne by you. Services provided are subject to Terms and Conditions of International SOS Pte Ltd.

Important Notes

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All information is correct as of 25 October 2018.

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